

February, 2006

**U.S. Small Business Administration**  
North Carolina District

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## MOST ACTIVE LENDERS FY 2006 YTD

**OCTOBER 1, 2005 THROUGH JANUARY 31, 2006**

### LENDERS

#### Large and National Banks

	7(a)	504	Total	\$ Amount Millions
1. Bank of America	113	0	113	\$2.8
2. Capital One Federal Savings	53	0	53	\$1.9
3. BB&T	28	6	34	\$7.0
4. Wachovia Bank	22	0	22	\$10.4

#### Community Express Lenders\*

1. Innovative Bank	76	0	76	\$0.7
2. Business Loan Express	43	0	43	\$1.2

#### Community Banks

1. Surrey Bank & Trust Company	20	1	21	\$4.1
2. The Fidelity Bank	3	2	5	\$2.5
3. Community South Bank	2	2	4	\$6.5
4. Bank of Stanly	3	1	4	\$0.6

#### Small Business Lending Companies

1. CIT Small Business Lending Corp.	19	0	19	\$12.7
2. Self-Help Credit Union	14	0	14	\$ 0.7

#### Certified Development Companies

1. Self-Help Ventures Fund	11	11	\$6.5
1. Business Expansion Funding Corp.	11	11	\$2.8
2. Centralina Dev. Corp.	7	7	\$4.5

\*Only SBA CommunityExpress loans are tabulated in this category.

## SBA LENDER'S CONFERENCE MARCH 7-8, 2006, IN WINSTON-SALEM

Mark your calendars! The NC Bankers Association (NCBA) is hosting an SBA Lenders Conference on March 7th and 8th, 2006, at the Winston-Salem Marriott. It's a great opportunity for new and experienced lenders to stay current on SBA Programs! Look in the NC Bankers Newsletter for more details. If you do not receive the newsletter, contact the NCBA at 919-781-7979 or Vickie Bowers, [vickie@ncbankers.org](mailto:vickie@ncbankers.org). For more information on the conference, e-mail Jon Campos, [jon@ncbankers.org](mailto:jon@ncbankers.org).

## 2006 SMALL BUSINESS WEEK

National Small Business Week, proclaimed by President George W. Bush, is April 9 through 15. The week-long annual celebration, gives our nation the opportunity to celebrate the tremendous achievements being made by small business owners. The highlight of this week is the presentation of awards spotlighting the outstanding contributions of small business owners and small business advocates at the state, regional and national level. The National Small Business Person of the Year will be announced.

The U.S. Small Business Administration's annual National Small Business Week commemoration, will be held in Washington, DC April 12-13, 2006.

### LENDER TRAINING

**APR 12**

The NC District Office will conduct Lender Workshops from 9:00 a.m. until 12:00 p.m. on the second Wednesday of each month at the Charlotte, Raleigh, Wilmington and Asheville offices. Contact your local representative to register. See phone list on page 1.

**No March training due to NCBA SBA Lenders Conference in Winston-Salem.**

### ON-SITE HELP AVAILABLE CALL US!

If your institution has decided to make a loan with the support of an SBA guarantee and you are unfamiliar with SBA forms or procedures, help is available. Contact your local SBA representative (see page 1) to arrange a one-on-one meeting at your bank to guide you through the application process.

### DEBUNKING 504 MYTHS

**Myth:** SBA's turnaround time is too long since the loan is underwritten outside the state.

**REALITY:** Five working days is the average turnaround time at the centralized 504 processing center in Sacramento.

If exceptional circumstances arise requiring additional legal or credit review this turnaround may be extended.

#### Want to know more about 504s?

Contact your SBA representative or your local Certified Development Company (CDC). For a list of CDC's visit

[http://www.sba.gov/nc/NC\\_CDC.html](http://www.sba.gov/nc/NC_CDC.html).

## SBA POLICY CHANGES AND CLARIFICATIONS

STAY CURRENT WITH SOP'S, NOTICES AND OTHER IMPORTANT SBA UPDATES AT

[WWW.SBA.GOV/BANKING](http://WWW.SBA.GOV/BANKING)

## FY 2005 LENDER RANKINGS OCTOBER 1, 2005– JANUARY 31, 2006

Lenders	Total 7(a)	7(a) \$	504 Participation	504 Participation \$
Bank of America	113	\$ 2,762,500		
Innovative Bank	76	\$ 745,000		
Capital One	53	\$ 1,935,000		
Business Loan Center LLC	43	\$ 1,199,000		
BB&T	28	\$ 4,411,300	6	\$ 2,562,750
Wachovia	22	\$ 10,383,100		
Surrey Bank & Trust	20	\$ 1,873,800	1	\$ 2,225,000
CIT	19	\$ 12,696,600		
Self-Help Credit Union	14	\$ 717,300		
Banco Popular	10	\$ 6,976,700		
Community West Bank	10	\$ 2,850,700		
Bank of Granite	8	\$ 1,579,500		
SunTrust Bank	8	\$ 690,900		
Comerica	7	\$ 2,937,300		
First Citizens	5	\$ 1,517,000	7	\$ 2,054,965
Lehman Brothers Bank	4	\$ 2,113,500		
Bank of Stanly	3	\$ 497,000	1	\$ 127,000
Cabarrus Bank & Trust	2	\$ 150,000		
Carolina First Bank	2	\$ 1,163,000		
Community South Bank	2	\$ 1,570,000	2	\$ 4,978,000
RBC Centura	2	\$ 350,000	1	\$ 1,244,293
The Fidelity Bank	3	\$ 1,375,300	2	\$ 1,073,000
Unity Bank	2	\$ 881,500	1	\$ 1,400,000
UPS Corp	2	\$ 475,000		
Wells Fargo	2	\$ 40,000		
American Community Bank	1	\$ 275,000		
Buckhead Community Bank	1	\$ 760,000		
Business Lenders LLC	1	\$ 150,000		
Crescent State Bank	1	\$ 600,000	1	\$ 1,250,000
First Community Bank	1	\$ 495,000		
First National Bank of Shelby	1	\$ 85,000		
First National Bank SO	1	\$ 1,725,000		
First National Bank Spartanburg	1	\$ 1,200,000		
FNB Financial Services	1	\$ 60,000		
Horizon Bank	1	\$ 340,000		
Independence Bank	1	\$ 111,150		
New Century Bank	1	\$ 421,200		
PNC Bank	1	\$ 200,000		
Sound Banking	1	\$ 60,000		
Southern Community Bank & Trust	1	\$ 143,570		
Stearns Bank	1	\$ 150,000		
Temecula Valley Bank	1	\$ 1,164,300		
The Bank of Currituck	1	\$ 40,000		
The Heritage Bank	1	\$ 395,500		
United Heritage Bank	1	\$ 200,000		
United Midwest Savings Bank	1	\$ 305,000		
Waccamaw	1	\$ 220,000		
Yadkin Valley Bank	<u>1</u>	<u>\$ 130,000</u>	1	\$ 831,000
<b>Total</b>	<b>483</b>	<b>\$ 71,121,720</b>		

## FY 2005 LENDER RANKINGS OCTOBER 1, 2005– JANUARY 31, 2006

(CONTINUED)

Asheville Savings Bank			1	\$ 1,050,000
Bank of the Carolinas			1	\$ 2,200,000
Catawba Valley Bank			1	\$ 149,865
First Trust Bank			5	\$ 1,468,000
First South Bank			1	\$ 700,000
First American Bank			1	\$ 257,500
GE Capital			2	\$ 3,244,997
Home Trust Bank			1	\$ 875,000
Lexington State Bank			1	\$ 297,500
Lumbee Guaranty Bank			1	\$ 3,106,255
Provident Community Bank			1	\$ 271,000
Regions Bank			1	\$ 787,500
Security National Corp.			1	\$ 875,000
United Community Bank			1	\$ 1,327,553
Zions Bank			2	\$ 2,054,000
Sterling Bank			<u>1</u>	<u>\$ 945,000</u>
<b>Total</b>			<b>45</b>	<b>\$ 37,355,178</b>
<b><u>504 CDC Loans</u></b>			-	-
BEFCO	11	\$ 2,833,000		
Self-Help Ventures Fund	11	\$ 6,463,000		
Centralina Dev.	7	\$ 4,530,000		
Asheville Buncombe Dev.	4	\$ 3,328,000		
NW Piedmont Dev.	4	\$ 3,777,000		
Neuse River Dev.	3	\$ 3,922,000		
Smoky Mountain Dev.	2	\$ 1,257,000		
Wilmington Indus. Dev.	2	\$ 1,528,000		
Region E Dev.	<u>1</u>	<u>\$ 126,000</u>		
<b>Total</b>	<b>45</b>	<b>\$ 27,764,000</b>		